

**SecurePlus**

more

The insurance plan that  
gives added protection,  
savings and multiple options,  
all in one!

more



**i ICICI PRUDENTIAL**   
L I F E   I N S U R A N C E

We cover you. At every step in life.

Planning your financial future is absolutely essential. As you plan, you realise that the most important aspects of your financial plan are saving enough and providing financial security for your family.

At ICICI Prudential, it has always been our endeavour to provide you with innovative and customised insurance solutions, to cover you at every step in life. As part of this continuing vision, the No. 1 Private Life Insurance Company in India now offers SecurePlus.

# SecurePlus

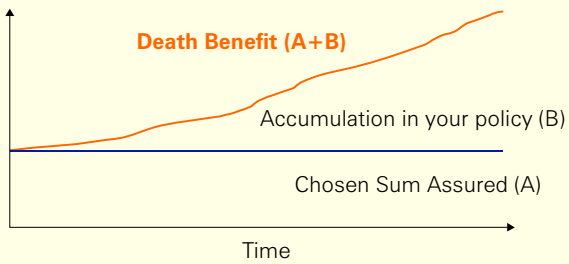
An insurance plan that gives added protection savings and multiple options, all in one!

## How does SecurePlus provide you with protection?

SecurePlus offers you three levels of cover (in the form of sum assured) for the same amount of total annual contribution. You have the option to choose amongst Basic, Standard and Enhanced level of cover, as given below:

Basic	$(\text{Term}-5) \times \text{Annual Premium}$
Standard	$(\text{Term}) \times \text{Annual Premium}$
Enhanced	$(\text{Term}+5) \times \text{Annual Premium}$

You have the flexibility of shifting between the three levels of cover (as per your changing requirements). For each level of sum assured applicable, mortality charges will be deducted from your premium. In the unfortunate event of death, your family's financial future is protected by an



*In case of death up to the age 7 of the life assured, value of all the invested premiums till that date would be paid back.*

amount, which is equal to the sum of the chosen cover level and the value accumulated in your policy.

### How does your policy value accumulate?

At the end of every year, the Company will declare a bonus interest that will be applied on the allocable portion\* of your premium. This bonus interest will have a compounding effect on the value of your policy. The differential between the bonus interest credited and the income earned on investment would not be more than 1%. The payment of the accumulated value of your policy (including the



bonus interest declared) is guaranteed on maturity (termed as Maturity Proceeds), or in the case of unfortunate death, along with the sum assured (the

amount of cover).

### What are maturity proceeds and how can you use them?

Maturity proceeds are the accumulated value of your policy at the time of maturity. However, if the value of your investment is more than the accumulated value of your policy, then that too will be paid at the time of maturity.

You have the unique flexibility of receiving your maturity proceeds as a lumpsum or in equal annual instalments over 3 or 5 years, which can be decided by you at the time of maturity. In case of death, the remaining amount would be paid back. There is no life cover during this withdrawal period.



### Who can apply for SecurePlus?

Any person up to 60 years of age can apply for SecurePlus. The maximum age at which cover ceases is 75 years. The minimum term of the product is 10 years and the maximum term is 30 years.

SecurePlus has a minimum annual premium of Rs.6,000, a half-yearly premium of Rs.3,000 and monthly premium of Rs.500.

### Can SecurePlus be discontinued?

SecurePlus acquires a paid-up value after three policy years' premiums are fully paid. The paid-up value will be higher of the accumulated value of your policy and the investment value of the accumulated value at the time of death or maturity. The guaranteed surrender value will be 35% of all premiums paid, excluding the 1st year's premium, all extra premiums and premiums for rider benefits. In addition, the Company may provide the current non-guaranteed surrender values as specified from time to time, on request.

### Can a loan be taken on SecurePlus?

SecurePlus provides a loan to policyholders, once the product acquires a paid-up value. The loan amount would depend upon the paid-up value of the policy. Interest applicable from time-to-time would be charged on the loan amount.

## What are the additional benefits that SecurePlus provides?

For extra protection, SecurePlus offers the following riders:

***Critical Illness Rider (Accelerated):*** In the event of the life assured contracting a critical illness, the sum assured under the rider will be payable and the life cover will come to an end. However, the accumulation in the policy value continues and will be paid on maturity or death, whichever is earlier. The cover is available till a maximum age of 65 years.

***Accident and Disability Benefit Rider:*** It offers cover against accident and disability. In the event of death due to accident, the nominee gets an additional sum assured under the rider.

1) In case of accidental death while travelling by mass surface transport, the nominee will get twice the sum assured under this rider.

2) In the event of total and permanent disability due to an accident, which impairs one's capacity to earn, 10% of the sum assured is paid every year for 10 years.



***Accident Benefit Rider:*** This is a basic variant of the previous rider, at a lower add-on premium. On death of the life assured due to an accident, the nominee gets an additional sum assured under this rider.

***Income Benefit Rider:*** In the event of death of the life assured, during the applicable term under this rider, 10% of the sum assured is paid to the nominee every year, till maturity.

**Waiver of Premium Rider:** In case of total and permanent disability due to accident, this rider would waive future premiums till maturity.

*The sum assured under the riders cannot exceed the base sum assured.*

**\* Investment of Premiums:** The premiums paid by you would be invested after deducting the charges involved in the product. These costs are related to policy issuance, administration and servicing. In addition, the cost of mortality would also be charged.

**Mortality Charges:** The mortality would be charged on an annual basis from the contribution. This is an illustration of mortality rates per thousand of sum assured for some ages, based on the current level of charges.

Age	25 yrs	30 yrs	40 yrs	50 yrs
MortalityRate/ 000's of SA	Rs.1.46	Rs.1.48	Rs.2.54	Rs.6.05

An amount of 43% of your premium in the first year, 85% in the 2nd and 3rd year and 95% from the 4th year onwards, would be used for investment to provide you with returns. There is also a fixed charge of Rs. 300 per annum.

**Investment Objective:** The investment objective of this Plan is to provide a balanced investment between long-term capital appreciation and current income, while protecting the capital. Investment will be in fixed income instruments as well as equity in appropriate proportions, depending on market conditions prevalent from time to time.

### **Indicative Portfolio Allocation:**

Debt, Money Market and Cash: Minimum 80%

Equity and Equity Securities: Maximum 20%.

The investment administration charges would be an amount equal to 1.25% of the investment value.

The Company reserves the right to change the investment charge at any time with prior approval from the IRDA up to a maximum of 1.50% per annum of the Net Assets. The Company reserves the right to change the annual administrative charge at any time with prior approval from the IRDA up to a maximum of Rs.600 per annum. The Company reserves the right to modify the Insurance charges, with prospective effect, after giving a notice of three months to the policyholders. The policyholder who does not agree with the modified charges shall be allowed to terminate the policy, and the policy proceeds in the investment fund calculated at the then Net Asset Value will be payable to the policyholder.

### **What are the conditions / exclusions applicable to the basic plan?**

- *Suicide:* If the life assured commits suicide whether sane or insane, within one year from the date of commencement of this policy, the policy shall be void and the premiums paid will be refunded after deducting the expenses incurred by the Company for the issue of the policy.

**For more details on the riders and rider exclusions, please refer to the detailed rider brochure.**

**Apply today!**

**Customer Service Helpline**

**Timings: 9.00 a.m. to 9.00 p.m. (Monday to Saturday)**

<b>Location</b>	<b>Number</b>
Andhra Pradesh	98495 77766
Chattisgarh	98931 27766
Delhi	98181 77766
Goa	98904 47766
Gujarat	98982 77766
Haryana (Karnal)	98961 77766
Haryana (Faridabad)	98181 77766
Karnataka	98455 77766
Kerala	98954 77766
Madhya Pradesh	98931 27766
Maharashtra (Mumbai)	98925 77766
Maharashtra (All areas, except Mumbai)	98904 47766
Punjab	98159 77766
Rajasthan	98292 77766
Tamil Nadu (Chennai)	98408 77766
Tamil Nadu (All areas, except Chennai)	98944 77766
Uttar Pradesh (Agra, Bareilly, Meerut)	98973 07766
Uttar Pradesh (Varanasi)	98973 07766
Uttar Pradesh (Kanpur, Lucknow)	99352 77766
Uttaranchal	98973 07766
West Bengal (Kolkata , Howrah)	98313 77766

For all other cities kindly call our

Toll Free 1600-22-2020 from your MTNL or BSNL line.



**We cover you. At every step in life.**

**ICICI Prudential Life Insurance Company Limited**

Registered Office: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg,  
Prabhadevi, Mumbai - 400 025. India.

*Visit us at [www.icicprulife.com](http://www.icicprulife.com)*

The above information is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy. For further details, please refer to the policy document and the product brochure. SecurePlus Form Number U11. Insurance is the subject matter of the solicitation. ICICI Prudential Life Insurance Company Ltd.